



Exhibit A

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DECLARATION REGARDING THE CONCEPTION OF "METHOD AND
SYSTEM FOR INCREASING EXPECTED RETURN AND MAXIMUM PAYOUT
IN A GAME OF ONE OR MORE PLAYERS"

To whom it may concern:

I, Robbin Frances Juris, declare that sometime prior to December 7, 2000, Mr. Marc Michael Groz disclosed to me an invention now called "Method and System for Increasing Expected Return and Maximum Payout in a Game of One or More Players". The invention comprised a computer-implemented method for increasing the expected return of a game (such as a lottery offered by a State).

Said method comprised:

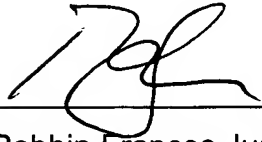
- a) offering to sell tokens (such as lottery tickets) to a plurality of players to participate in said game, each of said tokens having a price (such as a dollar) and a designated residual value;
- b) receiving financial consideration (such as money) from said players, said financial consideration being equal to the number of said tokens purchased by each of said players times said price of said tokens;
- c) allocating a first portion (such as about 50%) of said financial consideration to a prize pool, said first portion being greater than zero, said prize pool to be distributed among winners of said game;
- d) conducting said game such that there is an outcome of said game wherein said outcome may comprise the designation of a portion of said tokens as winning tokens;

- e) awarding said prize pool to the owners of said winning tokens if said outcome comprises said designation of winning tokens;
- f) allocating a second portion (such as about 50%, less costs and profit) of said financial consideration to purchase assets,(such as by placing said assets in an IRA type account), said assets having a positive expected return over a period of time (such as 20 years), such that the expected value of said assets at the end of said period of time is greater than or equal to said financial consideration less said prize pool (such as when the assets at the end of 20 years are expected to have a value greater than the original purchase price of the lottery tickets due to capital appreciation of the IRA type account);
- g) purchasing said assets with said second portion of said financial consideration;
- h) assigning said assets to said tokens, said assignment to each token being in proportion to the price of each of said token times the residual value of each of said tokens;
- i) committing to provide the cash value of said assets at the end of said period of time to the owners of said tokens (such as by committing to make the assets of said IRA type account available as cash to the said players at the end of 20 years).

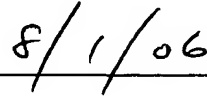
I further state that sometime before December 7, 2000, I observed that Marc Michael Groz kept a small notebook in which he recorded a note regarding this invention. The name he gave for the invention at the time was "LottaVest".

I further declare that within this declaration, all statements made of my own knowledge are true and that all statements made on information and belief are believed to be true. I further state that the above statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code,

and that any such willful false statements may jeopardize the validity of the above referenced patent application or any patent issuing therefrom.



Ms. Robbin Frances Juris



Date